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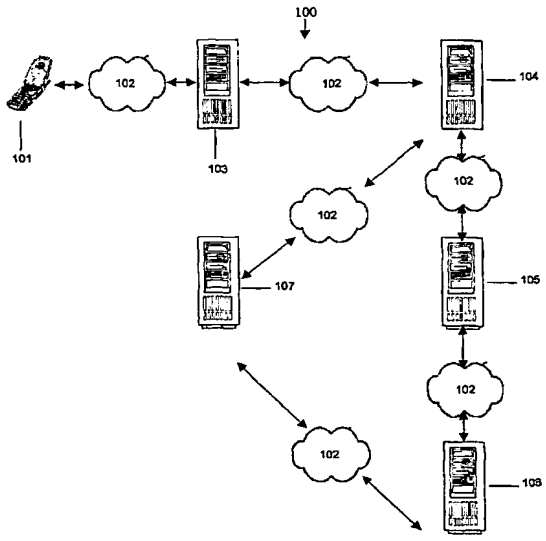
(54) Title: A METHOD OF AND SYSTEM FOR AUTHENTICATING A TRANSACTION INITIATED FROM A NON-INTERNET ENABLED DEVICE



(57) Abstract: A method of and system for authenticating a transaction initiated from a non-internet enabled device (101) is disclosed. In broad terms, this invention defines systems and methods that enable Issuers (107), Acquirers and Merchants (105) to use existing online cardholder authentication protocols to authenticate cardholders transacting with non-internet enabled devices. In particular, the invention operates as a proxy on behalf of the cardholder and simulates a conventional cardholder authentication session to a Merchant Plug-in (105) and Issuer ACS (107). That is, it converts voice or data based messages received from non-internet enabled devices (101) into a format that is consistent with the requirements of the existing online cardholder authentication protocols.

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